

Open Enrollment is
November 6 -27, 2023



WHAT TO KNOW

- Aetna Basic PPO is decreasing to \$15 per person per month and the Aetna Premier ESA PPO is decreasing to \$60 a month.
- Aetna and KelseyCare have added some new additional benefits, see inside for details
- **Starting January 2024, you will no longer be able to switch between plans each month. The election you make during this enrollment will be effective from Jan. 1, 2024 - Dec. 31, 2024.**

The way you access information and enroll for 2024 Medicare Advantage plans will be different

As part of HROne, Human Resources is implementing Benefitplace.

Benefitplace will simplify and optimize your retiree benefits enrollment and maintenance experience by providing mobile-friendly online access to enroll or make changes.

Your Options

- Enroll in a City of Houston Medicare Advantage plan for yourself and/or your Medicare-covered dependent(s).
- Switch plans for yourself and/or your Medicare-covered dependent(s).
- Disenroll yourself and/or your eligible dependent(s) from your current Medicare Advantage Plan.
- If you are Medicare eligible and you qualify to opt back into coverage in one of the City of Houston's Medicare plans, your participation in Open Enrollment is essential.

If you are already enrolled in a City of Houston Medicare Advantage Plan and you are happy with it, you do not need to do anything to remain enrolled.

City of Houston Medicare Advantage Enrollment 2024

November 6 -27, 2023

IMPORTANT UPDATE:

Except for moving outside the network area, beginning January 1, 2024, you will NO LONGER be able to change plans until November, 2024, which will have a January 1, 2025 effective date.

MEDICARE ADVANTAGE PLAN OPTIONS

The City of Houston contracts with Aetna and KelseyCare to provide eligible retirees Medicare Advantage Plan coverage.

There are three Medicare Advantage Plan options:

- Aetna Basic PPO
- Aetna Premier PPO
- KelseyCare Advantage

COH Medicare Advantage Plan Cost

In order to participate in the City of Houston's Medicare Advantage Plans, you and your eligible dependent(s), if applicable, must enroll for coverage under the Medicare Parts A and B with the Federal Government.

Monthly contributions for Medicare Advantage Plans			
Tier	Aetna Basic PPO	Aetna Premier ESA PPO	KelseyCare Advantage HMO
Per person	\$15	\$60	\$42

Medicare Advantage Plan Comparison				
Plan features	Aetna Basic PPO		Aetna Premier ESA PPO	KelseyCare Advantage HMO
	In Network	Out-of-Network		
Service Area	National PPO	National PPO You may pay more for out-of-network services.	National PPO You will pay the same cost-share for in- and out-of-network services	Brazoria, Chambers, Liberty, Waller, Ft. Bend, Harris, Montgomery, Galveston, Walker, Wharton, San Jacinto, Austin, Grimes
Annual Deductibles	\$0	\$0	\$150	\$0
Annual Out-of-Pocket Maximum	\$3,400	\$5,000 for in and out-of-network services combined	\$3,500 for in and out-of-network services combined	\$3,400
Lifetime Maximum	None	None	None	None
PCP	\$0 copay	30% coinsurance	\$20 copay	\$0 copay
Specialist	\$15 copay	30% coinsurance	\$20 copay	\$25 copay
Preventive Care	\$0 copay	30% coinsurance	\$0 copay	\$0 copay
Inpatient Hospital	\$300 per stay	30% per stay	\$250 per stay	\$300 copay*
Outpatient Surgery Hospital	\$150 copay	30%	\$0 copay	\$175 copay
Outpatient Surgery Ambulatory	\$150 copay	30% coinsurance	\$0 copay	\$150 copay
Emergency Room	\$50 copay worldwide	\$50 copay worldwide	\$80 copay	\$120 copay
Urgent Care Services	\$50 copay	\$50 copay	\$20 copay	\$25 copay
Ambulance	\$15 copay	30% coinsurance	\$20 copay	\$100 copay
Prescription Drug Plan	Yes	Yes	Yes	Yes
Lab & X-Ray Diagnostic Radiology	\$0 copay Lab \$0 copay X-ray \$15 Diagnostic testing \$100 Complex imaging	30% coinsurance	\$20 copay	\$0 copay \$100 for CT, MRI, CNM \$150 for PET scans

* Inpatient hospital cost-share is waived with a COVID-19 diagnosis; you pay \$0.

ADDITIONAL BENEFITS

Both of the City of Houston Medicare Advantage plan providers have additional benefits.

Aetna Basic PPO Additional Benefits

- SilverSneakers® Fitness Program
- Routine Eye and Hearing Exams
- Eyewear Reimbursement: \$50 every 12 months
- Lower co-pays at preferred pharmacies like HEB, CVS, and Walmart
- Telehealth and Teladoc
- 24/7 Nurse Line
- Chronic health condition support
- Fall Prevention Program
- Resources for Living

New for 2024

- Receive a maximum of \$400 for one wig every year for hair loss due to chemotherapy treatments.
- Complete a healthy home visit with Signify Health and earn a \$100 Gift card reward.
- Transportation services to medical appointments: 24 one-way trips up to 60 miles per trip at \$0 copay.
- Meal Delivery after hospitalization: 14 frozen meals from Nations Market.

Aetna Premier ESA PPO Additional Benefits

- Same cost share for in- and out-of-network services
- No referrals required
- SilverSneakers® fitness program
- Routine eye and hearing exams
- Eyewear: \$70 every 24 months
- Hearing aids: \$500 every 36 months
- Lower copays at preferred pharmacies like HEB, CVS and Walmart
- Transportation services to medical appointments: 24 one-way trips up to 60 miles per trip at \$0 copay
- Meal delivery after hospitalization
- Telehealth and 24/7 nurse line

New for 2024

- Receive a maximum of \$400 for one wig every year for hair loss due to chemotherapy treatments.
- Complete a healthy home visit with Signify Health and earn a \$100 Gift card reward.

KelseyCare Advantage HMO Additional Benefits

- KelseyCare Advantage has been rated 5-out-of-5 stars by Medicare for 8 years in a row:
- Keeping Members Healthy
- Managing Chronic Conditions
- Delivers Member Satisfaction
- Maximized Coordinated Care
- Medication Therapy Management Program
- Medication Reconciliation Program
- Integrated Medical Records
- Population Health for Chronic Conditions

ELIGIBILITY AND ENROLLING

Eligibility

As a retiree, you are eligible for coverage if:

- you are Medicare eligible;
- and you are covered by Medicare Parts A and B;
- or you were covered by a City of Houston medical plan on Jan. 1, 2010, and filed paperwork to opt out of a city plan. You may elect to re-enroll (opt back in) during this enrollment period. If you have Medicare Parts A and B, you can only opt back into a City-sponsored Medicare plan. Cigna medical is not an option.

Electing a Medicare Plan

Remember: When you or your dependent becomes Medicare eligible, you will need to contact Social Security Administration to be enrolled in Medicare Parts A (hospitalization) and B (medical; i.e., doctor visits). At that time, you need to elect a City-sponsored Medicare Advantage plan to participate in the City of Houston medical insurance coverage.

Electing a Medicare Plan

- Complete and submit enrollment all in one place by logging into Benefitplace. See first time log in instructions on the inside flap of this mailer.
- Or, you can access a fillable PDF Medicare Advantage Enrollment Form on CityofHoustonBenefits.org. Go to the Forms & Documents tab download the form.
- Return all forms to the Benefits Division by November 27, 2023 for coverage to be effective January 1, 2024.

Four Ways to Submit Forms

Benefitplace: Go to benefitplace.houstontx.gov and complete and submit form all in one place.

Mail:

City of Houston Benefits Division,
Attn: Medicare Advantage
611 Walker, 4th Floor
Houston, TX 77002

Secure Document Submission Portal:

CityofHoustonBenefits.org

In-person:

Available Monday - Friday, 9 a.m. - 4 p.m.
611 Walker 4th floor, Houston, TX 77002

LOG IN | VERIFY | NOTIFY

To ensure the successful transition into Benefitplace, our new benefits enrollment platform, we need you to do your part by checking the accuracy of the information within your Benefitplace profile.

LOG IN | VERIFY | NOTIFY

Use the profile checklist to ensure that all your important data transferred to the new system correctly.

Benefitplace profile checklist

Log on to Benefitplace and review the following items for accuracy.

- Check the spelling of your name and all enrolled dependents. Please use official names listed on birth certificates.
- Check your social security number (SSN) or taxpayer identification number (TIN) and all enrolled dependents.
- Check your voluntary life insurance coverage amounts.
- Check your current benefit coverages.
- Check that you have designated a beneficiary if you have retiree life insurance, and update your beneficiary information as needed.

LOG IN | VERIFY | NOTIFY

What to do if you find errors?

If you find errors after reviewing your Benefitplace profile please immediately notify the Benefits Division at 832.393.6000.

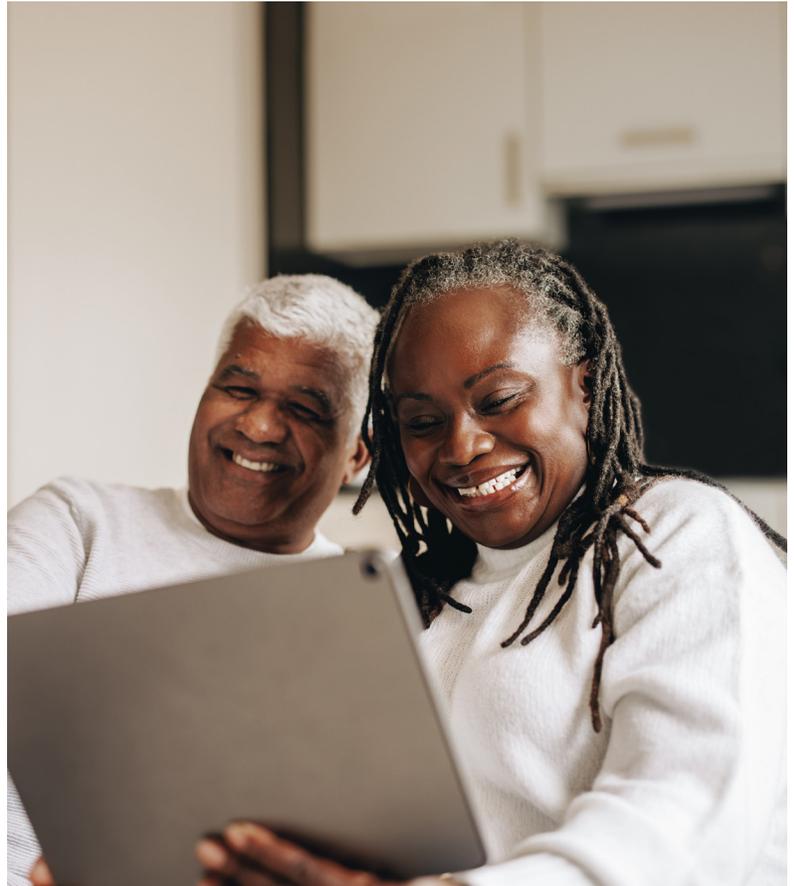
City of Houston Benefits Division

611 Walker, 4th Floor
Houston, Texas 77002
832-393-6000
retireebenefits@houstontx.gov
cityofhoustonbenefits.org

Want to learn more about Benefitplace?

Visit the HROne Connect Resource website at coemployees.org/HROne-Resources.

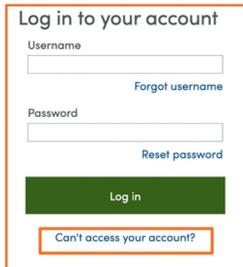
- Quick Reference Guides on resetting your log in, adding dependents, verifying life insurance and more
- Instructional videos
- FAQs



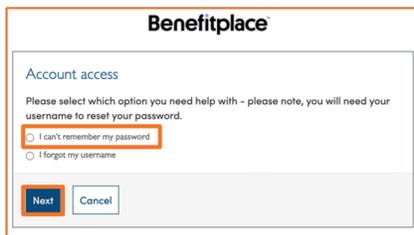
HOW TO LOG ON TO BENEFITPLACE

Retirees and survivors will need to set up your account when you log in for the first time.

1. Go to: <https://benefitplace.houstontx.gov>
2. Choose the **Can't access your account** link.

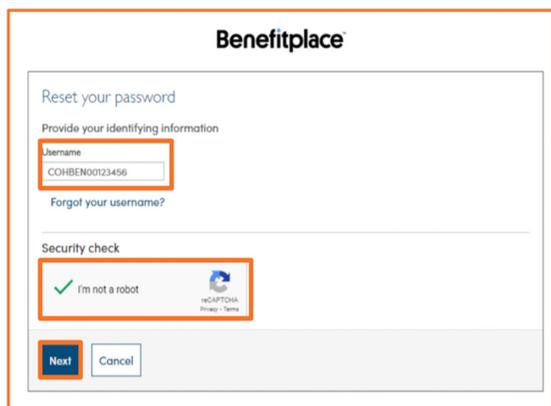


3. Select **I can't remember my password**, then **Next**.

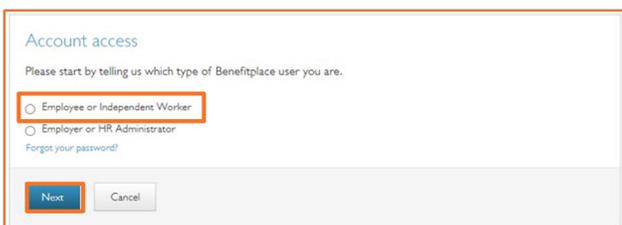


4. Enter your username (COHBEN + Your 8-Digit Employee ID) into the **Username** field. Check the box next to **I'm not a robot**. Select **Next** to continue.

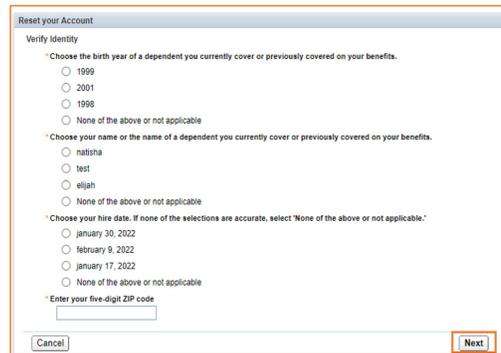
Note: The Employee ID you enter must be 8 digits. **Add enough zeros in front of your Employee ID to make it 8 digits.** E.g. 00123456 or 00012345. If you cannot remember your Employee ID, contact your benefits administrator.



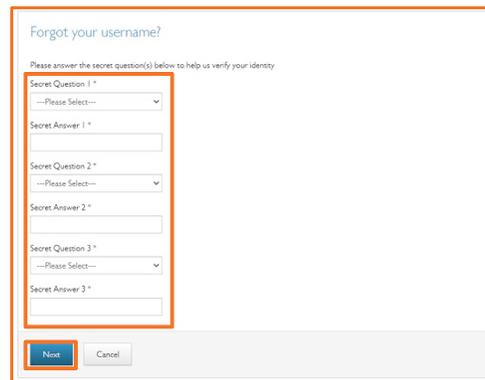
5. Select the box next to which type of Benefitplace user you are. As retirees/survivors, you will choose **Employee or Independent Worker**. Choose **Next** to continue.



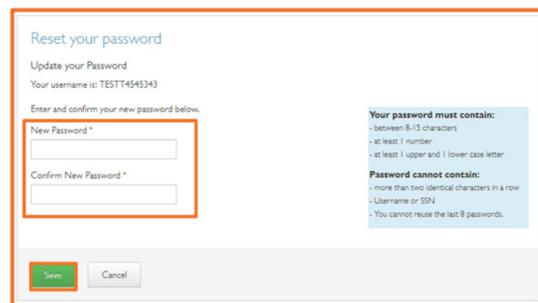
6. Answer the computer-generated questions that are displayed, then enter your five-digit ZIP code. Complete all the required fields and select **Next** to continue.



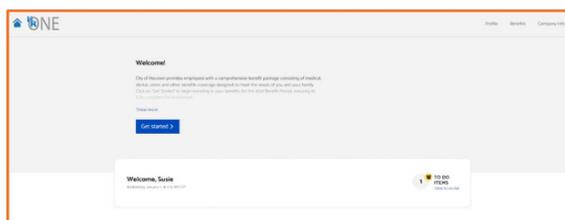
7. The system will then prompt you to select and answer security questions. Click on the drop-down menu for each question and enter your responses. Choose **Next** to continue.



8. Enter and confirm your new password in the required fields. To continue to the next step, your password must meet the criteria outlined. Choose **Save** to continue.



9. On the login screen, enter your username and your new password.
10. You are now logged in to Benefitplace.



IN-PERSON AND VIRTUAL OPEN ENROLLMENT MEETINGS WITH Q&A

Join in-person or virtual Medicare Advantage plan presentation. In-person meetings will be at the E.B. Cape Center, 4501 Leeland St, Houston, TX 77023. You can log in to a virtual meeting at the links below or call 650-479-3208 and enter the access code noted below when prompted.

Virtual Session				
Date	Time	Meeting Number/ Access Code	Meeting Password	Meeting Link
November 7, 2023	10 a.m. - 12 p.m.	217 447 496 586	nRESkX	https://msteams.link/OL7l
November 20, 2023	10 a.m. - 12 p.m.	179 328 1402	z9Gh4K	https://msteams.link/2MNC

In- Person Session		
Date	Time	Location
November 8, 2023	9 a.m. - 10:30 a.m.	E.B. Cape Center, 4501 Leeland St. Houston, TX 77023
November 15, 2023	2 p.m. - 3:30 p.m.	E.B. Cape Center, 4501 Leeland St. Houston, TX 77023

CONTACTS

City of Houston Benefits Division

611 Walker, 4th Floor
Houston, Texas 77002
832-393-6000
benefits@houstontx.gov
cityofhoustonbenefits.org

Aetna Health Care

Monday - Friday, 7 a.m. – 8 p.m. CST
1-800-307-4830 (TTY: 711)
aetnaretireplans.com/

KelseyCare Advantage

7 days a week, 8 a.m. – 8 p.m. CST
713-442-2COH (2264)
www.kelseycareadvantage.com/COH



City of Houston
Benefits Division
Human Resources
P.O. Box 248
Houston, TX 77001-0248

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IMPORTANT